

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
William H. Gutches
Marybeth Gutches
DebtorsCase No. 12-15388-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 20

Date Rcvd: Sep 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2017.

db/jdb +William H. Gutches, Marybeth Gutches, 531 Elliott Drive, King of Prussia, PA 19406-1611
13392355 +CENLAR CENTRAL LOAN ADMINISTRATION, Attention Payment Processing, 425 Phillips Boulevard,
Ewing, NJ 08618-1430
12777643 +Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
12785995 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Sep 23 2017 01:07:35 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 23 2017 01:06:53
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 23 2017 01:07:27 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12844168 EDI: BECKLEE.COM Sep 23 2017 00:58:00 American Express Bank, FSB, c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
12879107 EDI: BECKLEE.COM Sep 23 2017 00:58:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
12884782 EDI: BL-BECKET.COM Sep 23 2017 00:58:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
12799565 EDI: IRS.COM Sep 23 2017 00:58:00 DEPARTMENT OF TREASURY, INTERNAL REVENUE SERVICE,
P O BOX 7346, PHILADELPHIA PA 19101-7346
12787386 +EDI: TSYS2.COM Sep 23 2017 00:58:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13314751 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 23 2017 01:06:40 Green Tree Servicing LLC,
PO Box 0049, Palatine, IL 60055-0049, Telephone 60055-0049
12984265 EDI: RESURGENT.COM Sep 23 2017 00:58:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
12934203 EDI: AIS.COM Sep 23 2017 00:58:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
12882131 EDI: Q3G.COM Sep 23 2017 00:58:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
12804026 EDI: NAVIENTFKASMGUAR.COM Sep 23 2017 00:58:00 Sallie Mae Inc. on behalf of,
United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430,
Wilkes-Barre, PA 18773-9430
12837897 EDI: TFSR.COM Sep 23 2017 00:58:00 Toyota Lease Trust, PO Box 8026,
Cedar Rapids, Iowa 52408-8026
13037968 EDI: BL-TOYOTA.COM Sep 23 2017 00:58:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
12873001 EDI: TFSR.COM Sep 23 2017 00:58:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2017 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor EverBank ecfmail@mwc-law.com
ANDREW SPIVACK on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com
ANN E. SWARTZ on behalf of Creditor EverBank ecfmail@mwc-law.com, ecfmail@mwc-law.com
CELINE P. DERKRIKORIAN on behalf of Creditor EverBank ecfmail@mwc-law.com
GARY E. THOMPSON on behalf of Joint Debtor Marybeth Gutches get24esq@aol.com
GARY E. THOMPSON on behalf of Plaintiff William H. Gutches get24esq@aol.com
GARY E. THOMPSON on behalf of Plaintiff Marybeth Gutches get24esq@aol.com
GARY E. THOMPSON on behalf of Debtor William H. Gutches get24esq@aol.com
JASON BRETT SCHWARTZ on behalf of Creditor Citizens Automobile Finance
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com
JEFFREY T GROSSMAN on behalf of Creditor Citizens Automobile Finance
jgrossman@grossmanfirm.com, jottinger@grossmanfirm.com; jschwartz@grossmanfirm.com
JEROME B. BLANK on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com
JILL MANUEL-COUGHLIN on behalf of Creditor Bank of America, N.A. jill@pkallc.com,
chris.amann@pkallc.com; nick.bracey@pkallc.com; samantha.gonzalez@pkallc.com; harry.reese@pkallc.com
JOSEPH ANGEO DESSOYE on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Ally Bank fka GMAC Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
MARISA MYERS COHEN on behalf of Creditor EverBank mcohen@mwc-law.com
STEVEN B. KANTROWITZ on behalf of Creditor Toyota Lease Trust skantro@aol.com
STEVEN B. KANTROWITZ on behalf of Creditor Toyota Motor Credit Corporation skantro@aol.com
THOMAS I. PULEO on behalf of Creditor Ally Bank fka GMAC Bank tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 20

Information to identify the case:			
Debtor 1	William H. Gutches		
	First Name	Middle Name	Last Name
Debtor 2	Marybeth Gutches		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 12-15388-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William H. Gutches

Marybeth Gutches

9/21/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.